

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: PETROVICH, TAMMY

§ Case No. 15-17432

PETROVICH, ART

§

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Richard M. Fogel, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$458,770.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$193,715.00</u>
Total Distributions to Claimants: <u>\$3,710.00</u>	Claims Discharged Without Payment: <u>\$240,405.89</u>
Total Expenses of Administration: <u>\$1,290.00</u>	

3) Total gross receipts of \$5,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$5,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	Document CLAIMS SCHEDULED	Page 2 of 14 CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$322,731.88	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$1,290.00	\$1,290.00	\$1,290.00
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$234,507.00	\$222,730.89	\$222,730.89	\$3,710.00
TOTAL DISBURSEMENTS	\$557,238.88	\$224,020.89	\$224,020.89	\$5,000.00

4) This case was originally filed under chapter 7 on 05/18/2015. The case was pending for 8 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 02/08/2016

By: /s/ Richard M. Fogel
Trustee

STATEMENT This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
2001 Chevrolet Silverado 1500, 65,000 miles	1129-000	\$500.00
Savings; State Bank of Countryside	1129-000	\$315.00
2007 Volvo C70, 63, 000 miles	1129-000	\$3,000.00
Furniture: Household Goods	1129-000	\$685.00
1979 Chevrolet Camero Z28 (inoperable)	1129-000	\$500.00
TOTAL GROSS RECEIPTS		\$5,000.00
¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		

EXHIBIT 3 - SECURED CLAIMS

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/F	Fifth Third Bank Fifth Third Bank Bankruptcy	4110-000	\$92,491.00	NA	NA	NA
N/F	Bank of America, N.A.	4110-000	\$5,498.00	NA	NA	NA
N/F	Mortgage Service Center (HSBC)	4110-000	\$204,520.00	NA	NA	NA
N/F	Ally Financial	4110-000	\$8,949.00	NA	NA	NA
N/F	Disney Vacation Club	4110-000	\$11,273.88	NA	NA	NA
	TOTAL SECURED		\$322,731.88	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Richard M. Fogel	2100-000	NA	\$1,250.00	\$1,250.00	\$1,250.00
Rabobank, N.A.	2600-000	NA	\$40.00	\$40.00	\$40.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$0.00	\$1,290.00	\$1,290.00	\$1,290.00

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank Discover Products Inc	7100-000	\$19,715.00	\$21,107.40	\$21,107.40	\$351.59
2	Midland Credit Management, Inc. as agent for MIDLAND FUNDING LLC	7100-000	\$10,560.00	\$11,006.72	\$11,006.72	\$183.34
3	American InfoSource LP as agent for TD Bank, USA	7100-000	\$689.00	\$730.82	\$730.82	\$12.17
4	Capital One, N.A. c o Becket and Lee LLP	7100-000	\$850.00	\$835.24	\$835.24	\$13.91
5	Fifth Third Bank	7100-000	\$23,752.00	\$26,222.45	\$26,222.45	\$436.78
6	Navient Solutions, Inc. Department of Education Loan Services	7100-000	\$120,225.00	\$125,227.31	\$125,227.31	\$2,085.90
7	Illinois Student Assistance Commission C/o Firstmark Services	7100-000	\$10,901.00	\$10,778.94	\$10,778.94	\$179.54
8	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	7100-000	\$1,077.00	\$1,256.25	\$1,256.25	\$20.93
9	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	7100-000	\$1,700.00	\$1,695.08	\$1,695.08	\$28.23
10	Capital Recovery V, LLC c/o Recovery Management Systems Corporat	7100-000	\$1,122.00	\$1,122.63	\$1,122.63	\$18.70
11	Capital Recovery V, LLC c/o Recovery Management Systems Corporat	7100-000	\$1,318.00	\$1,327.49	\$1,327.49	\$22.11

12	Capital Recovery V, LLC c/o Recovery Management Systems Corporat	7100-000	\$308.90	\$514.82	\$514.82	\$8.58
13	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	7100-000	\$13,333.00	\$13,333.48	\$13,333.48	\$222.09
14	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	7100-000	\$7,572.00	\$7,572.26	\$7,572.26	\$126.13
N/F	Slm Financial Corp	7100-000	NA	NA	NA	\$0.00
N/F	Dot Foods, Inc.	7100-000	\$945.00	NA	NA	\$0.00
N/F	Sam's Club	7100-000	\$1,026.00	NA	NA	\$0.00
N/F	Slm Financial Corp	7100-000	NA	NA	NA	\$0.00
N/F	Slm Financial Corp	7100-000	NA	NA	NA	\$0.00
N/F	Slm Financial Corp	7100-000	NA	NA	NA	\$0.00
N/F	Capital One Corporate Headquarters	7100-000	\$10,246.00	NA	NA	\$0.00
N/F	Target N.B. Corporate Headquarters	7100-000	\$602.00	NA	NA	\$0.00
N/F	Von Maur	7100-000	\$540.00	NA	NA	\$0.00
N/F	Chase Corporate Headquarters	7100-000	\$4,542.00	NA	NA	\$0.00
N/F	Allen & Asoc	7100-000	\$75.00	NA	NA	\$0.00
N/F	Chase Corporate Headquarters	7100-000	\$1,119.00	NA	NA	\$0.00
N/F	Adventist	7100-000	\$500.00	NA	NA	\$0.00
N/F	Slm Financial Corp	7100-000	NA	NA	NA	\$0.00
N/F	Fifth Third Bank	7100-000	\$1,790.00	NA	NA	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$234,507.00	\$222,730.89	\$222,730.89	\$3,710.00

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit 8

Page: 1

Case No.: 15-17432

Case Name: PETROVICH, TAMMY
PETROVICH, ART

For Period Ending: 02/08/2016

Trustee Name: (330720) Richard M. Fogel

Date Filed (f) or Converted (c): 05/18/2015 (f)

§ 341(a) Meeting Date: 06/16/2015

Claims Bar Date: 10/13/2015

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=§554(a) abandon.	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1*	Residence: 7000 Golfview Drive, Countryside, 605 (See Footnote)	279,355.00	0.00	0.00	FA
2*	Timeshare: Disney CVC (See Footnote)	7,000.00	0.00	0.00	FA
3*	Checking Account: State Bank of Countryside (See Footnote)	500.00	0.00	0.00	FA
4	Savings; State Bank of Countryside Per o/c 7-30-15	315.00	315.00	315.00	FA
5	Furniture: Household Goods Per o/c 7-30-15	100.00	685.00	685.00	FA
6*	Clothes: (See Footnote)	50.00	0.00	0.00	FA
7*	Retirement: 401K from Satellite- Fidelity Inv. (See Footnote)	865.00	0.00	0.00	FA
8	Retirement: McDonald's 401K	150,000.00	0.00	0.00	FA
9	2007 Volvo C70, 63, 000 miles Per o/c 7-30-15	9,500.00	3,000.00	3,000.00	FA
10*	2009 Chevrolet Surbaban, 77,000 miles (See Footnote)	21,000.00	0.00	0.00	FA

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit 8

Page: 2

Case No.: 15-17432

Case Name: PETROVICH, TAMMY
PETROVICH, ART

For Period Ending: 02/08/2016

Trustee Name: (330720) Richard M. Fogel

Date Filed (f) or Converted (c): 05/18/2015 (f)

§ 341(a) Meeting Date: 06/16/2015

Claims Bar Date: 10/13/2015

1 Asset Description (Scheduled And Unscheduled (u) Property)		2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
11	2001 Chevrolet Silverado 1500, 65,000 miles Per o/c 7-30-15	2,500.00	500.00		500.00	FA
12	1979 Chevrolet Camero Z28 (inoperable) Per o/c 7-30-15	1,000.00	500.00		500.00	FA
	Assets Totals (Excluding unknown values)	\$472,185.00	\$5,000.00		\$5,000.00	\$0.00

RE PROP# 1 Inconsequential value
 RE PROP# 2 Inconsequential value
 RE PROP# 3 Exempt personal property
 RE PROP# 6 Exempt personal property
 RE PROP# 7 Exempt personal property
 RE PROP# 10 Exempt personal property

Form 1
Individual Estate Property Record and Report
Asset Cases

Exhibit 8

Page: 3

Case No.: 15-17432

Case Name: PETROVICH, TAMMY
PETROVICH, ART

For Period Ending: 02/08/2016

Trustee Name: (330720) Richard M. Fogel

Date Filed (f) or Converted (c): 05/18/2015 (f)

§ 341(a) Meeting Date: 06/16/2015

Claims Bar Date: 10/13/2015

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): 03/31/2016

Current Projected Date Of Final Report (TFR): 12/08/2015

Form 2

Cash Receipts And Disbursements Record

Case No.: 15-17432
Case Name: PETROVICH, TAMMY
 PETROVICH, ART
Taxpayer ID #: **_***8216
For Period Ending: 02/08/2016

Trustee Name: Richard M. Fogel (330720)
Bank Name: Rabobank, N.A.
Account #: *****1866 Checking Account
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
07/16/2015		TAMMY PETROVICH AND ART PETROVICH	Proceeds of sale- non-exempt personal property (pending entry of sale order)		5,000.00		5,000.00
	{4}		\$315.00	1129-000			5,000.00
	{5}		\$685.00	1129-000			5,000.00
	{9}		\$3,000.00	1129-000			5,000.00
	{11}		\$500.00	1129-000			5,000.00
	{12}		\$500.00	1129-000			5,000.00
07/31/2015		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	4,990.00
08/31/2015		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	4,980.00

Form 2

Cash Receipts And Disbursements Record

Case No.: 15-17432
Case Name: PETROVICH, TAMMY
 PETROVICH, ART
Taxpayer ID #: **_***8216
For Period Ending: 02/08/2016

Trustee Name: Richard M. Fogel (330720)
Bank Name: Rabobank, N.A.
Account #: *****1866 Checking Account
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
09/30/2015		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	4,970.00
10/30/2015		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	4,960.00
01/06/2016	101	Richard M. Fogel	Dividend paid 100.00% on \$1,250.00 Claim # FEE Filed: \$1,250.00	2100-000		1,250.00	3,710.00
01/06/2016	102	Discover Bank Discover Products Inc	Dividend paid 1.67% on \$21,107.40 Claim # 1 Filed: \$21,107.40	7100-000		351.59	3,358.41
01/06/2016	103	Midland Credit Management, Inc. as agent for MIDLAND FUNDING LLC	Dividend paid 1.67% on \$11,006.72 Claim # 2 Filed: \$11,006.72	7100-000		183.34	3,175.07
01/06/2016	104	American InfoSource LP as agent for TD Bank, USA	Dividend paid 1.67% on \$730.82 Claim # 3 Filed: \$730.82	7100-000		12.17	3,162.90
01/06/2016	105	Capital One, N.A. c o Becket and Lee LLP	Dividend paid 1.67% on \$835.24 Claim # 4 Filed: \$835.24	7100-000		13.91	3,148.99
01/06/2016	106	Fifth Third Bank	Dividend paid 1.67% on \$26,222.45 Claim # 5 Filed: \$26,222.45	7100-000		436.78	2,712.21

Form 2

Cash Receipts And Disbursements Record

Case No.: 15-17432
Case Name: PETROVICH, TAMMY
 PETROVICH, ART
Taxpayer ID #: **_***8216
For Period Ending: 02/08/2016

Trustee Name: Richard M. Fogel (330720)
Bank Name: Rabobank, N.A.
Account #: *****1866 Checking Account
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
01/06/2016	107	Navient Solutions, Inc. Department of Education Loan Services	Dividend paid 1.67% on \$125,227.31 Claim # 6 Filed: \$125,227.31	7100-000		2,085.90	626.31
01/06/2016	108	Illinois Student Assistance Commission C/o Firstmark Services	Dividend paid 1.67% on \$10,778.94 Claim # 7 Filed: \$10,778.94	7100-000		179.54	446.77
01/06/2016	109	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	Dividend paid 1.67% on \$1,256.25 Claim # 8 Filed: \$1,256.25	7100-000		20.93	425.84
01/06/2016	110	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	Dividend paid 1.67% on \$1,695.08 Claim # 9 Filed: \$1,695.08	7100-000		28.23	397.61
01/06/2016	111	Capital Recovery V, LLC c/o Recovery Management Systems Corporat	Dividend paid 1.67% on \$1,122.63 Claim # 10 Filed: \$1,122.63	7100-000		18.70	378.91
01/06/2016	112	Capital Recovery V, LLC c/o Recovery Management Systems Corporat	Dividend paid 1.67% on \$1,327.49 Claim # 11 Filed: \$1,327.49	7100-000		22.11	356.80

Form 2

Cash Receipts And Disbursements Record

Case No.: 15-17432
Case Name: PETROVICH, TAMMY
 PETROVICH, ART
Taxpayer ID #: **_***8216
For Period Ending: 02/08/2016

Trustee Name: Richard M. Fogel (330720)
Bank Name: Rabobank, N.A.
Account #: *****1866 Checking Account
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
01/06/2016	113	Capital Recovery V, LLC c/o Recovery Management Systems Corporat	Dividend paid 1.67% on \$514.82 Claim # 12 Filed: \$514.82	7100-000		8.58	348.22
01/06/2016	114	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	Dividend paid 1.67% on \$13,333.48 Claim # 13 Filed: \$13,333.48	7100-000		222.09	126.13
01/06/2016	115	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	Dividend paid 1.67% on \$7,572.26 Claim # 14 Filed: \$7,572.26	7100-000		126.13	0.00

COLUMN TOTALS	5,000.00	5,000.00	\$0.00
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	5,000.00	5,000.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$5,000.00	\$5,000.00	

Exhibit 9

Page: 8

Form 2

Cash Receipts And Disbursements Record

Case No.: 15-17432
Case Name: PETROVICH, TAMMY
PETROVICH, ART
Taxpayer ID #: **_***8216
For Period Ending: 02/08/2016

Trustee Name: Richard M. Fogel (330720)
Bank Name: Rabobank, N.A.
Account #: *****1866 Checking Account
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****1866 Checking Account	\$5,000.00	\$5,000.00	\$0.00
	\$5,000.00	\$5,000.00	\$0.00